

CLAIMS:

1 1. A method for electronically presenting and remitting
2 payment of bills, and for guaranteeing a best price to a consumer
3 for the subject matter of a transaction, comprising the following
4 steps:

5 generating a bill and associated payment remittance
6 information at a biller;

7 electronically transmitting the bill and associated
8 payment remittance information to the consumer;

9 enabling the consumer to authorize electronic
10 payment of the bill;

11 associating the electronic payment with the payment
12 remittance information;

13 transmitting the payment remittance information,
including the structured remittance data, from the consumer
back to the biller in the format prescribed by the biller; and
guaranteeing a best price to the consumer for the
goods or services that are the subject of the transaction.

14 2. The method of claim 1 wherein the payment remittance
15 information being arranged within a data structure according to a
16 format prescribed by the biller, the data structure having one or
17 more open data fields to hold data that a consumer can enter or
18 alter and one or more closed data fields to hold data that the
19 consumer cannot alter, the remittance information further including
20 hidden structured remittance data that is kept hidden from the
21 consumer.

22 3. The method of claim 1 further comprising
23 automatically providing a refund to an account of
24 the consumer to effect a best price guarantee, said refund
25 requiring no post-transaction action by the consumer.

26 4. A method for electronically presenting and remitting
27 payment of bills, and for guaranteeing a best price to a consumer
28 for the subject matter of a transaction, comprising the following
29 steps:

5 generating a bill and associated payment remittance
6 information at a biller, the payment remittance information
7 being arranged within a data structure according to a format
8 prescribed by the biller, the data structure having one or
9 more open data fields to hold data that a consumer can supply
10 or alter and one or more closed data fields to hold data that
11 the consumer cannot alter, the remittance information further
12 including structured remittance data that is kept hidden from
13 the consumer;

14 electronically transmitting a bill and associated
15 payment remittance information from the biller to at least one
16 intermediary;

17 electronically transmitting the bill and payment
18 remittance information from the intermediary to the consumer;

19 presenting the bill to the consumer without
20 revealing the structured remittance data;

21 enabling the consumer to specify payment
22 instructions which include at least one of a payment amount
23 and a payment date;

24 electronically transmitting the payment instructions
25 and payment remittance information from the consumer to the
26 intermediary;

27 electronically transmitting the payment remittance
28 information including the structured remittance data, from the
29 intermediary back to the biller in the format prescribed by
30 the biller;

31 settling accounts between the consumer and biller
32 using the payment instructions; and

33 guaranteeing a best price to the consumer for the
34 goods or services that are the subject of the transaction.

1 5. The method of claim 4 further comprising

2 automatically providing a refund to an account of
3 the consumer to effect a best price guarantee, said refund
4 requiring no post-transaction action by the consumer.

1 6. A computer-readable medium having computer-executable
2 instructions for performing steps comprising:

3 storing a bill and associated payment remittance
4 information, the payment remittance information being arranged
5 within a data structure according to a format prescribed by
6 the biller, the data structure having one or more open data
7 fields to hold data that a consumer can supply or alter and
8 one or more closed data fields that hold data that the
9 consumer cannot alter, the remittance information further
10 including structured remittance data that is kept hidden from
11 the consumer;

12 presenting the bill to the consumer without
13 revealing the structured remittance data;

14 enabling the consumer to specify payment
15 instructions including at least one of an amount to be paid on
16 the bill, a payment date, and an account from which to draw
17 payment, while prohibiting the consumer from altering data
18 contained in the closed data fields;

19 associating the payment instructions with the
20 structured remittance data;

21 electronically transmitting the payment instructions
22 to initiate payment of the bill;

23 electronically routing the payment remittance
24 information, including the structured remittance data, in the
25 biller prescribed format to the biller so that the structured
26 remittance data is automatically returned to the biller
27 without intervention by the consumer; and

28 guaranteeing a best price to the consumer for the
29 goods or services that are the subject of the transaction.

1 7. A computer-readable medium as recited in claim 6, having
2 further computer-executable instructions for performing a step of
3 monitoring prices for the subject matter of the transaction.

1 8. A computer-readable medium as recited in claim 7, having
2 further computer-executable instructions for performing a step of

3 comparing prices for the subject matter of the transaction and
4 calculating a refund, if any, due to the consumer.

1 9. A computer-readable medium as recited in claim 8, having
2 further computer-executable instructions for automatically
3 crediting an account of the consumer to effect a best price
4 guarantee.

1 10. A computing unit configured to read and perform the
2 computer-executable instructions on the computer-readable memory as
3 recited in claim 6.

1 11. A computing unit configured to read and perform the
2 computer-executable instructions on the computer-readable memory as
3 recited in claim 9.

1 12. An electronic bill presentment and payment remittance
2 system including a network, a biller computing unit with
3 computer-readable medium, and a consumer computing unit with
4 computer readable medium, the computer-readable media having
5 computer-executable instructions for performing steps comprising:

operatively linking the biller computing unit and
consumer computing unit to the network;

generating a bill for a consumer sales transaction
to related to goods or services and associated payment
remittance information in a particular format at the biller
computing unit, the remittance information including
structured remittance data that is kept hidden from a
consumer;

transmitting the bill and payment remittance
information over the data network from the biller computing
unit to the consumer computing unit;

receiving the bill and payment remittance
information at the consumer computing unit and presenting the
bill to the consumer without revealing the structured
remittance data to the consumer;

facilitating entry of payment instructions including
at least one of a payment amount and a date at the consumer

23 computing unit, and following said entry, automatically
24 routing the payment remittance information, including the
25 structured remittance data, in the particular format to the
26 biller computing unit; and

27 guaranteeing a best price for the goods or services.

1 13. Computer-readable media having computer-executable
2 instructions as recited in claim 12, and further having
3 computer-executable instructions to transmit a refund credit to an
4 account of the consumer computing unit over the network.

1 14. In a computer network that includes a plurality of user
2 workstations coupled to a network server containing a collection of
3 replaceable and extensible object-oriented software components that
4 interoperate to provide back-end services, a system for conducting
5 electronic commerce between a user and an electronic commerce
6 merchant, comprising

7 means for initiating an implementation of an
8 abstract, object-oriented Cashier component to process payment
9 requests by employing a number of replaceable software
10 components or tools,

11 means for generating an implementation of an
12 abstract, object-oriented CashierDesk component that provides
13 the Cashier component access to instances of other classes
14 used in processing a transaction,

15 means for entering a transaction into the Cashier
16 component for processing for payment and issuing of a receipt
17 for the transaction using the CashierDesk components, and

18 means for guaranteeing to the user a best price for
19 the transaction.

1 15. The system of claim 14 further comprising

2 means for providing a refund to the user in order to
3 effect a best price guarantee.

1 16. The system of claim 15 further comprising

2 means for providing the refund automatically to an
3 account of the user, which refund requires no action on the

part of the user after the transaction.

17. An article of manufacture comprising

a computer readable program code embodied on a computer network for conducting electronic commerce between a user and an electronic commerce merchant in a system that includes a plurality of user workstations coupled to a network server containing a collection of replaceable and extensible subject-oriented interface software components that interoperate to provide back-end services, the computer readable program code means in said article of manufacture comprising

computer programming code which generates an implementation of an abstract, object-oriented Cashier Component to process payment requests by employing a number of replaceable software components or tools in a framework,

computer programming code generating an implementation of an abstract, object-oriented CashierDesk component that provides the Cashier component access to instances of other classes used in processing a transaction,

computer programming code entering a transaction into the Cashier component for processing for payment and issuing a receipt for the transaction using the CashierDesk components; and

computer programming code guaranteeing a best price to the user for the transaction.

18. The article of manufacture of claim 17 further comprising

computer programming code for providing a refund to the user in order to effect a best price guarantee.

19. The article of manufacture of claim 17 further comprising

computer programming code for providing the refund automatically to an account of the user, which refund requires no action on the part of the user after the transaction.

20. A billing and payment authorization method, comprising

defining a database having predetermined tolerance

3 parameters for a billable entity,

4 receiving billing information from a billing entity,
5 the billing information including an amount the billable
6 entity is to pay for a transaction whose subject matter is
7 goods or services,

8 after receiving the billing information, determining
9 if the billing information received from the billing entity
10 satisfies the predetermined tolerance parameters,

11 providing the billable entity with remote access to
12 the database to review the billing information submitted by
13 the billing entity, and authorize payment of the billing
14 entity, and

15 guaranteeing to the billable entity a best price for
16 the subject matter of the transaction.

21. The method of claim 20 further comprising

providing a refund to the billable entity in order
to effect a best price guarantee.

22. The method of claim 21 further comprising

providing the refund automatically to an account of
the billable entity, which refund requires no action by the
billable entity after the transaction.

23. Any patentable invention disclosed herein.